

An Update for Consumers about Corrected 1095-As

If you had coverage through the Health Insurance Marketplace last year, you may have benefited from advance payments of a tax credit to help make health coverage more affordable. By now, you should have received a statement in the mail from the Marketplace called a Form 1095-A. This statement includes important information you need in order to complete and file your tax return.

One piece of information included in your Marketplace tax statement is the premium amount for the “second lowest cost Silver” or benchmark plan in your area. This premium amount represents the benchmark plan we use to determine the amount of premium tax credit you were eligible to receive. In February, we notified about 800,000 tax filers, less than one percent of total tax filers, to expect an [updated Marketplace tax statement](#) because the original version they were issued listed an incorrect benchmark premium amount. At that time, [Treasury announced](#) that if you filed your taxes before learning that your Form 1095-A was incorrect because of this error, you will not need to file an amended return and the IRS will not pursue the collection of any additional taxes based on updated information in the corrected forms. You may still choose to file an amended tax return with your corrected form.

The vast majority of Marketplace consumers who needed an updated Marketplace tax statement now have access to their corrected form. If your form was affected, you can log into your HealthCare.gov account and download your updated form. Updated statements are also in the mail and should be arriving shortly, if you haven’t received it already. We’ll also call and email you to let you know your form is ready. If you’re concerned about the status of your updated form, contact the Marketplace Call Center at [1-800-318-2596](tel:1-800-318-2596).

As with any extensive data generation process – especially one that is being conducted for the first time – there are going to be issues that are a part of the normal course of business or other problems that are identified. For example, a consumer could have received a form with wrong coverage dates. This could occur if, for example, the Marketplace received updated information from your insurer after your form was generated. In other cases, the Marketplace encountered administrative issues relating to the quality of data used to populate the 1095-A form and it could have been generated with incorrect information or a form was unable to be generated. We are also aware of similar 1095-A issues in some State-based Marketplaces.

Today, the Department of the Treasury is expanding the relief it [announced previously on February 24](#), which will mitigate any harm to tax filers. If you enrolled in Marketplace coverage, received an incorrect Form 1095-A, and filed your return based on that form, you do not need to file an amended tax return. The IRS will not pursue the collection of any additional taxes from you based on updated information in the corrected forms. This relief applies to tax filers who enrolled through the Federally-facilitated marketplace or a state-based marketplace.

As before, you still may choose to file an amended return. Treasury intends to provide additional information to help tax filers determine whether they would benefit from filing amended returns. You also may want to consult with you tax preparers to determine if you would benefit

from amending. For more information on the Treasury announcement, see [Treasury's statement and consumer FAQs](#).

While Treasury expects that in the vast majority of cases the impact on a consumer's tax refund or bill, if any, will be very small, we know that we have a responsibility to identify these issues quickly, understand the impact and reach out to you with the information you need. Issues that negatively impact your experience are not acceptable and we are focused on providing a smoother consumer experience. If you have not received your original or corrected form or have any questions about the information on your form, reach out to the Marketplace call center or your state Marketplace.

Our focus is on helping you understand the steps you need to take this tax season and providing you with the resources and assistance you may need. We've conducted extra quality assurance and are reviewing forms to make sure that when you receive your corrected form, it includes accurate information. We're committed to listening and learning along the way so that we can improve our practices and the support we provide.

If you have questions or want to learn more visit www.HealthCare.gov/taxes. Representatives at the Marketplace Call Center are also standing by to answer your questions. The call center is open 24/7 at [1-800-318-2596](tel:1-800-318-2596).